

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NORTH DAKOTA**

QUENTIN N. BURDICK U.S. COURTHOUSE
655 FIRST AVENUE NORTH-SUITE 210
FARGO, NORTH DAKOTA 58102

ELLEN A. JOHANSON
CLERK

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TO: Attorneys, Trustees and Other Interested Parties

FROM: Ellen A. Johanson, Clerk, U.S. Bankruptcy Court

RE: Reaffirmation Agreements and Hearings pursuant to 11 U.S.C.
§ 524(d)

Effective immediately the Bankruptcy Court will no longer schedule and hold hearings on reaffirmation agreements that are:

1. Entered into prior to the entry of the discharge, and
2. Where the Debtor was represented by an attorney who has filed with the reaffirmation agreement an attorney's affidavit as required by § 524(c)(3).

The reaffirmation agreements will be considered self-enforcing. There will be no orders approving these reaffirmation agreements.

The Court will schedule a hearing and will consider the reaffirmation agreements only when:

1. The Debtor was not represented by an attorney during negotiation pursuant to § 524(c)(6) or
2. The Debtor wishes to complete, post-discharge, an agreement entered into prior to discharge and moves the Court for approval of such.

These guidelines will apply to any reaffirmation agreements already on file with the Bankruptcy Court.